

# You're Invited

A Preview Presentation

For "Banking and Financial Services - The Next Decade"

Date Thursday - May 16, 1985

Time 10 a.m. - 12 noon

Place Los Angeles Hilton

930 Wilshire Boulevard

Los Angeles, California 90017

R.S.V.P.: Mr. George Hunter, INPUT (415) 960-3990

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(5/85-Hunter)



May 1, 1985

WILL YOU PARTICIPATE IN THE  
\$11 BILLION OPPORTUNITY IN  
BANKING ?

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Dear

NO ITEM TO INSERT

:

By 1989, the market for information services to banks and financial institutions will be \$11 billion. Many banks are considering entry into the Information Services Market, INPUT has developed a multiclient study. Enclosed is a prospectus for the study and an invitation to an informative meeting to be held Thursday, May 16 in Los Angeles.

We urge you to carefully consider this multiclient study as a sponsoring client for three reasons:

- Major banks as information services vendors will be a competitive threat.
- Your participation may allow you to intercept the banks' strategies.
- These banks may represent opportunities for strategic partnering.

This study will provide you with a valuable and detailed view of these emerging developments.

As a sponsor you will also receive a detailed, one-day executive briefing that emphasizes your specific needs.

We are asking for your participation on this project now so that research can commence by May 29, 1985.

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, we look forward to meeting with you on May 16 at the Los Angeles Hilton Hotel to convey banking information services revenue opportunities, discuss how these opportunities relate to your business, and determine if participation in this multiclient study is appropriate for your firm.

Sincerely,

George D. Hunter  
Principal

GDH:ph

Enclosure

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Director, Marketing  
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Mr. Marr

1. The first part of the paper is devoted to the study of the properties of the function  $f(x)$  defined by the equation

$$f(x) = \int_0^x \frac{1}{1+t^2} dt$$

It is shown that the function  $f(x)$  is increasing and concave down on the interval  $(-\infty, \infty)$ .

2. The second part of the paper is devoted to the study of the properties of the function  $g(x)$  defined by the equation

$$g(x) = \int_0^x \frac{1}{1+t^4} dt$$

It is shown that the function  $g(x)$  is increasing and concave down on the interval  $(-\infty, \infty)$ .

3. The third part of the paper is devoted to the study of the properties of the function  $h(x)$  defined by the equation

$$h(x) = \int_0^x \frac{1}{1+t^6} dt$$

It is shown that the function  $h(x)$  is increasing and concave down on the interval  $(-\infty, \infty)$ .

$$h(x) = \int_0^x \frac{1}{1+t^8} dt$$

$$h(x) = \int_0^x \frac{1}{1+t^{10}} dt$$

It is shown that the function  $h(x)$  is increasing and concave down on the interval  $(-\infty, \infty)$ .

$$h(x) = \int_0^x \frac{1}{1+t^{12}} dt$$

$$h(x) = \int_0^x \frac{1}{1+t^{14}} dt$$

It is shown that the function  $h(x)$  is increasing and concave down on the interval  $(-\infty, \infty)$ .

$$h(x) = \int_0^x \frac{1}{1+t^{16}} dt$$

$$h(x) = \int_0^x \frac{1}{1+t^{18}} dt$$

It is shown that the function  $h(x)$  is increasing and concave down on the interval  $(-\infty, \infty)$ .

$$h(x) = \int_0^x \frac{1}{1+t^{20}} dt$$

$$h(x) = \int_0^x \frac{1}{1+t^{22}} dt$$

It is shown that the function  $h(x)$  is increasing and concave down on the interval  $(-\infty, \infty)$ .

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(Bank letter)

May 1, 1985

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WILL THE BANKING INDUSTRY  
MISS THE \$11 BILLION OPPORTUNITY  
IN INFORMATION SERVICES?

Dear

NO ITEM TO INSERT

In 1984, the Banking and Finance Industry spent over \$4 billion on information services. INPUT has forecasted this area to continue growing through the end of the decade at an average rate of 23% annually, resulting in an \$11 billion market in financial institutions alone by 1989.

We urge you to carefully review the enclosed document and consider participating as a sponsoring client for three reasons:

- It reveals an important strategic alternative available to

NO ITEM TO INSERT

- The study will expose an alternative to cash in on the existing strength of your information systems professional staff and in your knowledge of complex systems by entering the information services business.
- You will gain insight into potential strategic partnering opportunities with current industry providers.

Based on a high level of interest from our existing banking clients, INPUT is offering this prospectus for a multiclient study. It will give you valuable and detailed insights on this unique opportunity and tell how to participate in it during the coming decade.

As a sponsor you will also receive a detailed, one-day executive briefing with emphasis on specific needs.

The deadline for sponsorship is May 29, 1985.

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, to learn more about banking and financial information services opportunities; to clarify how these market opportunities relate to your business; and to determine if participation in this multiclient study is appropriate for your organization, I invite you to an informative meeting to be held May 16, 1985 at the Los Angeles Hilton Hotel. An invitation to this two hour session is enclosed.

Sincerely,

George D. Hunter  
Principal

GDH:ph

Enclosure

THE UNIVERSITY OF CHICAGO  
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DEPARTMENT OF CHEMISTRY

RECEIVED  
JAN 10 1961  
CHEMISTRY

TO THE DIRECTOR, DIVISION OF THE PHYSICAL SCIENCES  
FROM THE DEPARTMENT OF CHEMISTRY

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The Department of Chemistry at the University of Chicago is a leading center for research in chemistry and related fields. It is home to many of the world's leading chemists, and its research spans a wide range of chemical disciplines. The department is also a major center for the education of students in chemistry, and it has a long and distinguished history of producing outstanding chemists and scientists. The department's research is supported by a variety of sources, including the National Science Foundation, the National Institutes of Health, and the Department of Energy. The department's research is also supported by a variety of private foundations and companies. The department's research is published in a wide range of journals, and it has a long and distinguished history of producing outstanding research papers. The department's research is also supported by a variety of sources, including the National Science Foundation, the National Institutes of Health, and the Department of Energy. The department's research is also supported by a variety of private foundations and companies. The department's research is published in a wide range of journals, and it has a long and distinguished history of producing outstanding research papers.

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# **Banking and Financial Services: The Next Decade**

A Multiclient Study from INPUT



## BANKING AND FINANCIAL SERVICES MARKETS: THE NEXT DECADE

### OVERVIEW

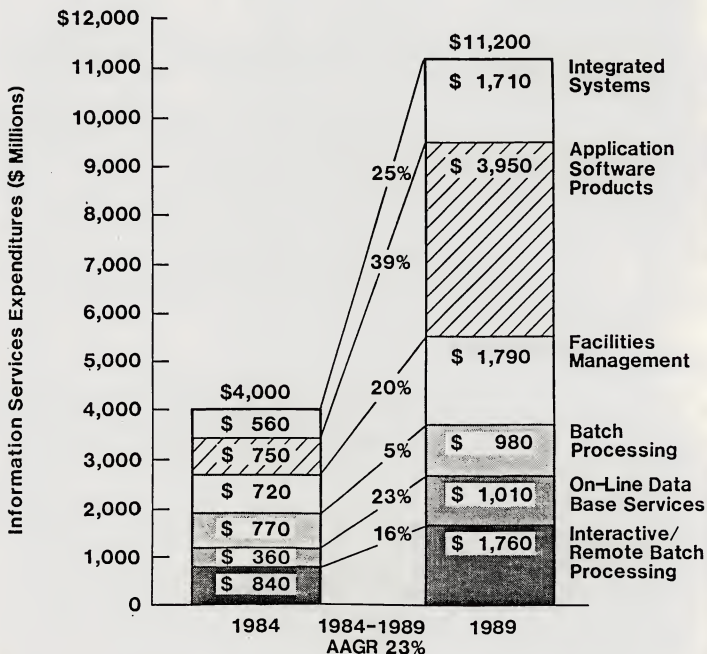
- In 1984, the Banking and Finance industry spent more than \$4 billion on Information Services from bank and non-bank vendors. By 1989, banks alone will spend more than \$11 billion on information services, as shown in Exhibit I.
- Preliminary INPUT research has revealed sizeable opportunities to increase bank earnings, carve out a profitable share of the expanding Information Services market, and cash-in on existing Information Systems (IS) department capabilities by offering IS-based products/services.
- More than 20 major U.S. banks (assets greater than \$100 million) confirmed the need for the study and conferred with INPUT to shape the proposed study content, listed herein.
- Banking and Financial Services Markets: The next decade will describe and evaluate revenue opportunities in detail and determine where maximum potential exists for banks, financial institutions, financial services vendors and Information Services vendors.

### SPONSOR BENEFITS

- Conducting this comprehensive analysis in-house or commissioning the study on an individual basis would cost in excess of \$200,000. Conducted on a multiclient basis, clients can receive the information at a fraction of this cost, with no dilution in study scope or analyst expertise.
- The study offers sponsoring clients a vehicle for:
  - Selecting and launching IS-based product/service offerings based on a sound understanding of:
    - Market requirements.
    - Implementation alternatives.
    - Technological developments.
    - Deregulation impacts.
    - Competitive action.

EXHIBIT 1

# BANKING AND FINANCE AN ELEVEN-BILLION-DOLLAR MARKET OPPORTUNITY - INDUSTRY-SPECIFIC SERVICES



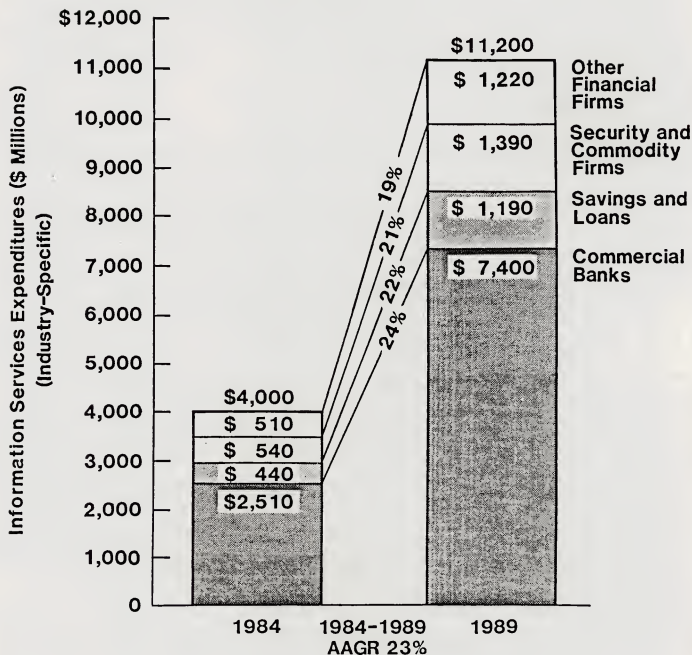


- Adopting marketing strategies and tactics that promote the use of new IS-based products/services.
- Implementing administrative, marketing, and technology strategies which allow the successful movement of internal IS-based products to external markets.
- Anticipating and countering potential problems in use, support, or consumer satisfaction with IS-based products/services.
- Launching IS-based product/service offerings early to gain and hold a competitive edge.

### SCOPE

- The study will focus on the U.S. market for Banking Information Services.
- Emphasis will be on:
  - Identifying and assessing in detail those services offering maximum potential to increase bank earnings, improve customer services, and reduce costs.
  - Evaluating existing successful/unsuccessful product strategies and defining the critical path to successful market penetration.
  - Examining implementation alternatives to recommend the most profitable approach.
- A minimum of 220 telephone interviews will be conducted with:
  - Information Services vendors, financial services vendors, and hardware manufacturers, to allow an evaluation of vendor product and service plans in this market, assess the competitive situation, and interpret ongoing market segmentation.
  - Regional and local banks, money centers, and other financial institutions (e.g., credit unions, federal reserve banks) offering IS products.
  - Conglomerates (Shearson American Express, Sears, J.C. Penney's, Prudential Bache), banks, financial institutions and others using computer-based banking information services.
- Market segments to be analyzed include:
  - Processing services for commercial banks and thrifts (e.g., remote and on-line DDA, loans, proof of deposit, treasury functions, etc.).

## COMMERCIAL BANKS ARE NOT THE ONLY MARKET OPPORTUNITY



- Processing services and turnkey systems for specialized vertical applications such as mortgage loan processing, property management, and even bank managed health administration.
- Credit card authorization and check guarantee services.
- ATM network services (e.g., M-Tech's and Melon Bank's turnkey offerings to smaller banks and thrifts).
- The use of microcomputers for home banking, discount brokerage and financial planning.
- Terminal driven cash management services and treasury workstations.
- Microcomputer based financial applications, associated micro to main-frame linkages and liability planning tools.
- Cash management account (CMA) products being sold to high net worth accounts and franchised to other institutions.
- Proprietary data base services (e.g., Telerate's futures and commodity pricing quotations and TRW's on-line credit analysis).
- Networks and processing capabilities that offer new payment mechanisms (e.g., setting up an alternative to federal automatic clearing houses).
- Mainframe software products for traditional bank applications that offer new revenue opportunities (e.g., central information file driven applications developed in-house by banks and that have commercial potential).

## METHODOLOGY

- Based on consultation with major U.S. banks and information systems vendors, and on analyses of INPUT's recent banking information services research, INPUT senior banking analysts developed the proposed study content. The final contents will be a function of the specific research needs of sponsoring clients of the study.
- Sponsoring clients may tailor the study to their needs, through review of the study content and direct consultation with INPUT's senior banking analysts.
- Based on discussion with sponsoring clients, INPUT's senior banking analysts will construct a comprehensive research program including both user- and vendor-directed questionnaires.

- To assure their effectiveness in meeting client-determined needs, questionnaires will be tested over a representative sample of 10% of the interview base.
- The market-tested questionnaires will then be employed to conduct the main body of the interviews with more than 100 carefully selected vendors and users of Banking Information Services.
- INPUT senior consultants draw from years of experience in the Banking Information Services industry, information contained in INPUT's data base of over 4,000 Information Services companies, an in-house library which includes more than 200 industry-related periodicals, and more than 200 Information Systems and services data files to cross-tabulate and interpret questionnaire results, and formulate strategies and recommendations presented in the study.
- Throughout the research process, stringent quality control measures are implemented, including a midpoint review by INPUT's senior management staff.
- In addition, opportunities and trends will be reviewed and analyzed by an IS industry panel throughout the study.

#### TIMING/DELIVERABLES

- Charter members of the study are those subscribing before May 31, 1985. The study will begin shortly after that date with a midpoint review at the end of June. Completion is scheduled for September 15, 1985.
- Each sponsoring client will receive:
  - Two copies of the study report, described in the enclosed Preliminary Table of Contents.
  - Ten copies of the Executive Summary of the report, for distribution of the study conclusions within client organizations.
  - Telephone access to INPUT's Senior Banking/Finance Analysts for a period of 30 days after report publication.
  - A one-day, on-site presentation of the study results at the client's site with emphasis on the specific interests of each client.

## INPUTS CREDENTIALS

- INPUT is a leading international market research and consulting firm specializing in the Information Services industry. Founded in 1974, INPUT conducts over 10,000 user and vendor interviews annually. Clients include small- and medium-sized firms as well as over 100 of the world's largest and most technically advanced companies.
- Previous studies undertaken by INPUT relating to this market include:
  - Market Alert, Banking and Finance.
  - New Processing Opportunities in Banking.
  - Opportunities in Financial Markets.
  - Credit Card Authorization/Check Guarantee Services.
  - Banking and Finance: Industry Trends.
  - Correspondent Bank Processing Services.
- Acquisition studies for three of the top 10 banks:
  - Two studies involving the development of strategic objectives and selection criteria for selecting and evaluating candidates.
- Analysis of the strategy, business potential and competitive marketplace for four product groups of a major computer services firm serving banks.
- Review of the business plans of a computer service vendor serving the banking market on a worldwide basis.
- Analysis of opportunities for a major vendor to increase revenues in banking through product enhancements and new services.
- Analysis of the marketing strategy, business potential and competitor strength for the processing subsidiary of a bank holding company which serves banks, thrifts, and credit unions.
- Review of the plans and profit potential of a videotex banking project.
- Review of advanced cash management account (CMA) products of competitors for a computer service firm that was introducing such a product.



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# **STUDY CONTENT**

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- D. Recommendations
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3. Strategic Partnering

C. Information Services Vendors

1. Banking and Finance Markets
2. Financial Products for Corporate Accounts
3. Strategic Partnering

D. Strategic Partnering

1. Types of Partnering
2. Evaluation Considerations
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APPENDIX A: DEFINITIONS

APPENDIX B: USER AND VENDOR QUESTIONNAIRES USED

APPENDIX C: LIST OF FORTUNE 1250 COMPANIES INTERVIEWED

APPENDIX D: LIST OF BANKS AND VENDORS INTERVIEWED

# Banking and Financial Services Markets: The Next Decade

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